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2003 SEP 29 P 4: 35

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Benjamin L Ginsberg. (202) 457-6405 bginsberg@pattonboggs com

September 29, 2003

COURIER

Jeff S Jordan, Esquire Supervisory Attorney Central Enforcement Docket Federal Election Commission 999 E Street, NW Washington, DC 20463

Re.

MUR 5381 Mr Rob Bishop Rob Bishop for Congress

Dear Mr Jordan

OFFICE OF GENERAL
COUNSEL

This responds to the letter from the Federal Election Commission ("Commission") notifying our clients, Mr. Rob Bishop and Rob Bishop for Congress, of a complaint filed against them in the above referenced matter. For the reasons set forth below, the Commission must dismiss the complaint and take no further action.

The Federal Election Campaign Act of 1971, as amended (the "Act") and Commission regulations permit a candidate to apply for and receive a signature loan so long as the bank or credit union made it in the ordinary course of business and in accordance with applicable banking laws See 2 U S.C § 431(8)(B)(vii) (2001); 11 C.F.R. 100 7(b)(11) (2002), FEC AO 1994-26 (holding that a candidate may borrow funds via a signature line of credit even though the loan was not perfected with a security interest in collateral or future receipts.) A loan is made in the ordinary course of business if it bears the usual and customary rate of interest of the lending institution for the category of loan involved, made on a basis that assures repayment, evidenced by written instrument, and subject to a due date or amortization schedule See 11 C F R § 100 7(b)(11). Mr Bishop's loan from American First Credit Union was made in the ordinary course of business and in accordance with applicable banking laws and, therefore, complied with the Act and Commission regulations

Under the terms of the Loanliner Agreement, Mr Bishop – at the time an existing three year member and customer of American First Credit Union -- was personally responsible for repaying the loan and charged the same interest rate (9 5%) as other similarly situated credit union customers See Attachment A (Loanliner Agreement -- personal information redacted) In addition, the loan was subject to a due date, a 48 month amortization schedule, and Mr Bishop



Jeff S Jordan, Esquire September 29, 2003 Page 2

acknowledged his personal responsibility to repay the loan by signing the agreement. See id. In short, the loan represents an arms length transaction between American First Credit Union and Mr. Bishop

After receiving the loan proceeds, Mr Bishop lent the money to Rob Bishop for Congress This transaction was fully reported to the Commission in its periodic reports. See Attachment B (2002 July Quarterly Report and Amendment). Mr Bishop made the loan repayments to the credit union on time, and sometimes ahead of schedule with payments exceeding the required amount See Attachment C (spreadsheet schedule of payments) In fact, the entire loan was repaid ahead of schedule on May 13, 2003 – a fact that proves that the loan was made on a basis that assured repayment Accordingly, the loan from American First Credit Union complied with the Act and Commission regulations

For the reasons stated above, the Commission must dismiss the complaint and take no further action

Respectfully submitted,

Berjamın L. Ginsberg William J. McGinley

Attachments

ATTACHMENT A







PO Box 9199, Ooden, Utah 84409

LOANLINER SECURITY AGREEMENT

PRIMARY BORROWER AND AL	DDRESS	SOCIAL SECURITY	NUMBER	DATE	ACCOUNT NUMBER		LOAN	NUMBER
ROBERT W BISHOP			1	06/17/2002		3		
-	BORROWER'S NAME					SOCIAL	SECURITY	NUMBER
SIGHAM CITY UT <=AKA=> (4) BORROWER S NAME					SOCIAL SECURITY NUMBER			
		DISBURSEMENT E	BREAKDOWN	AND REPAYME	NT SCHEDULE			
EXISTING ACCOUNT						FEES	TOTA	AL OWED
BALANCES BEING REFINANCED						\$	\$ 40,00	00.00
DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE	AMOUNT OF PAYMENT	FIRST PAYME	NT THEREAFTER DUE ON	PAYMENT METHOD		DIT SANCE	
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.026027 %	9.300 % Val Table	AMDUNT			CBSII/ CHECK	<u> </u>	AMOUNT	NUMBER
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ROBERT W BISHOP		40,000 00		1				
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				Share Account				
				l				
SECURITY						COLLAT	ERAL VALUE	:
						\$		
						\$		
						\$		
						\$		

means America First Credit Union and anyone to whom the Credit Union assigns the Credit Agreement which will be referred to as the Plan All references to you your and borrower mean each person who signs this agreement. All references to the advance mean the amount in the box labeled Amount of Advance on the

page one
1 THE SECURITY FOR THE LOAN - By signing this security agreement in the signature area or under the statement referring to this agreement which is on the back of the check you receive for the advance you give us what is known as a security interest in the property described in the Security Offered section. The security interest you give includes all accessions. Accessions are things which are attached to or installed in the property now or in the future. The security interest also includes any replacements for the property which you buy within 10 days of the advance or any extensions renewals or relinancings of the advance. It also includes any money you receive from selling the property or from insurance you have on the property. If the value of the property declines you promise to give us more property as security if asked to do so

WHAT THE SECURITY INTEREST COVERS - The Security interest secures the advance and any extensions renewals or refinancings of the advance. It also secures any other advances retinancings of the advance it also secures any other advances you have now or receiver in the future under the Plan and any other amounts or loans, including any credit card loan you owe us for any reason now or in the Jutire except any loan secured by your principal residence. If the property is household goods as dolined by the Federal Trade Commission Credit Practices Rule, the property will secure only the advance and not other amounts you

OWNERSHIP OF THE PROPERTY - You promise that you own the property or if this advance is to buy the property you promise you will use the advance for that purpose. You promise that no one else has any interest in or claim against the property that you have not already told us about. You promise not to sell or lease the property or to use it as security for a loan with another creditor until the advance is repaid. You promise you will allow no other security interest or lien to attach to the property either by your actions or by operation of law

PROTECTING THE SECURITY INTEREST - If your state issues a title for the property you promise to have our security interest shown on the title. We may have to file what is called a financing statement to protect our security interest from the claims. of others if asked to do so you promise to sign a financing statement. You also promise to do whatever else we think is necessary to protect our security interest in the property. you promise you will (1) Use the property carefully and keep it in you promise you will (1) use the property carefully and keep it in good repair (2) Obtain our written permission before making major changes to the property or changing the address where the property is kept (3) Inform us in writing before changing your address (4) Allow us to inspect the property (5) Promptly notify us if the property is damaged stolen or abused (6) Not use the

property for any unlawful purpose
6 PROPERTY INSURANCE TAXES AND FEES - You promise to pay all taxes and fees flike registration fees! due on the pro and to keep the property insured against loss and damage amount and coverage of the property insurance must be acceptable to us. You may provide the property insurance through a policy you already have or through a policy you get and pay for. You promise to make the insurance policy payable to us and to deliver the policy or proof of coverage to us if asked to do so. If you cancel your insurance and get a refund we have a right to the refund. If the property is lost or damaged, we can use the

insurance settlement to repair the property or apply it towards what you owe. You authorize us to endorse any draft or check what you owe which may be payable to you in order for us to collect any refund or benefits due under your insurance policy If you do not pay the taxes or fees on the property when due or

keep it insured, we may pay these obligations but we are not required to do so. Any money we spend for taxes fees or insurance will be added to the unpaid blance of the advance and you will pay the interest on those amounts at the same rate you agreed to on the advance. We may receive payments in you agreed to on the advance we may receive payments in connection with the insurance from a company which provides the insurance. We may monitor our loans for the purpose of determining whether you and other borrowers have compiled with the insurance requirements of our loan agreements or may engage others to do so. The insurance charge added to the advance may include (1) the insurance company's payments to us and (2) the cost of determining compliance with the insurance requirements. If we add amounts for taxes, fees or insurance to the unpaid balance of the advance we may increase your payments to pay the amount added within the term of the insurance or approximate term of the advance
NOTICE If you do not purchase the required property

insurance the insurance we may purchase and charge you for v cover only our interest in the property. The insurance will not be

DEFAULT - You will be in default if you break any pron you make under this agreement. You will also be in default if you are in default under the Plan. If you are pledging property, but have not signed, the Plan. You will be in default if anyone is in default.

your credit record may be submitted to a credit reporting agency if

you fail to fulfill the terms of your credit obligations
9 ENTIRE BALANCE DUE - When you are in default the Credit
Union may require immediate payment of the unpaid balance of the

TAKING POSSESSION OF THE COLLATERAL - When 10 TAKING POSSESSION OF THE CULLATERAL - When you are in default the Credit Union can take possession of the collateral You will deliver the collateral to the Credit Union at a time and place the credit union chooses You agree that the Credit Union can take possession of the collateral without Judicial process and without giving you advance notice provided it can do so without breach of the peace. The Credit Union can exercise all the rights privileges and remedies of a secured party under Part 5 or Section 9 of the Uniform Commercial Code. The Credit Union will not be responsible for any of your property not covered by the Agreement that you leave inside the collatera. The credit union will try to return that property to you

After the credit union has taken possession of the collateral the Credit Union can sell it and apply the proceeds of the sale to the unpaid balance of the advance. The Credit, Union may sell your security in a commercially reasonable manner. The costs the Credit Union incurs in taking possession of selling the collateral (including costs of holding and preparing the collateral for sale and reasonable costs of holding and preparing the collateral for sale and reasonable attorney fees) will be added to the loan The Credit Union will apply the proceeds of the sale to the unpaid balance and finance charge on the advance. If you have also agreed to pay the advance you may be personally liable for any amount unpaid after the sale money has been applied to the advance.

11 DELAY IN ENFORCING RIGHTS AND CHANGES IN THE AGREEMENT. We can delay enforcing any of our rights under this agreement arry number of times without losing the ability to exercise our rights later. We can enforce this agreement against your heirs or legal representatives if we change the terms of the

your heirs or legal representatives. If we change the terms of the Plan you agree that this agreement will economic the Plan you agree that this agreement will continue to protect us
12 CONTINUED EFFECTIVENESS -- If any part of this agreement

is determined by a court to be unenforceable, the rest will remain in effect.

NOTICE AND AGREEMENT RELATING TO CREDIT AGREEMENT - The undersigned has entered into a credit agreement with the Credit Union. The written agreement is a final expression of the agreement between the undersigned and the Credit Union. This written agreement may not be contradicted by evidence of any oral agreement or alleged oral agreement.

The undersigned acknowledges receipt of a copy of this Notice and agree that only the written credit agreement contains the terms applicable to the credit transaction

SUBSEQUENT ELECTION FOR VOLUNTARY PAYMENT PROTECTION

You can now voluntarily elect to become insured with the coverage(s) indicated in the Repayment Schedule above In order for coverage to become effective you must meet all eligibility requirements stated if the Credit Insurance Application/Schedule. A statement of insurability must be completed if you are adding coverage more than 30 days after the date of your advance. Details of this insurance coverage are included in the Insurance Certificate which you received with your Credit Agreement. Ask us if you need a copy of the Insurance Certificate By signing below, you agree to the terms of this insurance electron and you authorize us to add the charges for the insurance to your outstanding balance each month. Your payment amount will increase or you will be required to make additional payments. Coverage electron The entire balance on this subaccount insurance rates are subject to change

S	IGI	NΔ	TII	RE	3

By signing below by endorsing the proceeds check or by using the amount advanced and deposited into your share/share draft account you agree (1) To make and be bound by the terms of this Securit

cluding the cross collateral clause (2) To make pay nents as disclosed above in accordance with the terms of your Plan Agi

6-17-02

OWNER OF COLLATERAL (Other than a Borrower)

BORROWER S'GNATURE

DATI

ATTACHMENT B

FEC FORM 3

REPORT OF RECEIPTS AND DISBURSEMENTS

For An Authorized Committee

							Q.	Hige Use Only	
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R	tob Bishop for Congress								
Q	DRESS (number and street)	PO Box 20	02						
	Check if different than previously reported (ACC)	Brgham C	ity			<u>u</u>	L	84302	
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Sıg	nature of Treasurer Electro	onsally Filed by	Scott Parker			Dete	04	02	2003
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FEC Schedule A

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SCHEDULE C			PAGE 44 / 48
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FEG Bchedule C

SCHEDULE C-1 LOANS AND LINES OF CREDIT FROM LENDING INSTITUTIONS

Supplementary for Information found on Page 45/48 of Schedule C

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Rob	Bishop for Congress					į.		C0037	4231
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Full Na	ING INSTITUTION (LENDER))		Amount of Loan		l iu	teresi Re	ne (APR)
	os First Credit Union			· 4D	000 DO			9 50	%
Mailing PO Box	Address 2002	****		Date Incurred or Established	0.0	14	5	2002	
City Brigher		abe Zip (T 845		Date Due	/2	00		9/1 86	
A	Has loan been restructured?	X No	Yes	If yes, date originally incurred					
	if line of credit, Amount of this Drew Are other parties secondarily liable	e for the d	40000 (Tetal Outstanding balance				4D003 (XI D
	X No Yes (Endors	sers and p	guarentors musi	t be reported on Sch. C)					
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F	A depository executi must be est to 11 CFR 100 82 and 100.142. Date account established the loan amount, state the basis used to 100.142. COMMITTEE TREASURER Typed Name Scott F	described placement of the point which the period of the p	yursuani i etrove was ple i this loan was r this aloan matter of common record	Location of account Address. City, State, Zip diged for this bean, or if the amoun made and the basis on which if assisted and the basis on which if assisted and the basis on which assisted and the basis on which assisted and the basis which are trade on a basis which are ust be made on a basis which are	t pladged doesures repayme DATE 0 4 anding the extentine time them	o not so ort	ual or ex 2 f this loan	ceed or 3	20
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FEC Echedule G-1

FEC FORM 3

REPORT OF RECEIPTS AND DISBURSEMENTS

For an Authorized Committee

	FOF ATI AL	ithorized Com	m!tose			Fice Use Only	
NAME OF COMMITTEE (in full)	USE FEC MAILI OR TYPE OR P		Example if typing, typ over the lines	e			
Rob Bishop for Congr	7888 						لــــا
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than previously reported (ACC)	Brigham Cit	y		ъ	L L	84302	لــــا
PEC IDENTIFICATION	N NUMBER 🔻	CITY &	<u> </u>	5	TATE	ZIP COD	DE A EV DISTRICT
C00374231		3 IS THIS REPORT	X (N)	OR	AMENDE (A)	<u>년</u>	الـــا ا
I. TYPE OF REPORT		(b) 12-Day P	RE-Election Report (ar the			
And 15 Au	itedy Report (©1)		Primary (12P)		General (120	G)	Runoff (12R)
-			Convention (12)	-)	Special (125	S)	
X July 15 Cous	terly Report (O2)					ın the	
October 15	Quatedy Report (Q3)	Election o	An .			State	of .
January 31 '	Year-End Report (YE)	(c) 3D-Day P	OST-Election Report	for the			
	Year Report on Year Only) (MY)		General (30G)		Runoff (30R	n	Special (309)
Termination	Report (TER)	Election o	on			in the State	of
i Covering Period	D6 06	2002	through	0.6	30	2002	
certify that I have examine	ad this Report and to the	best of my knowk	adge and baief it is b	ue, correct	and complete		
Type or Print Name of Tre	saurer Scott P	arker			·····		
Signature of Treasurer	Electronically Filed by	Scott Parker		De	_{ste} 07	15	2002
IOTE · Submission of fals	e, erroneous, or incompl	ete information m	ay subject the person	signing this	s Report to the p	enaities of 2 U	S C 437g
Office Use Only					- "	FEC FOR	

SCHEDULE A ITEMIZED RECEIPTS	Use separate schedule(s) or each category of the Deteiled Summary Page	FOR LINE NUMBER PAGE 34 / 49 (check only one) 116 110 110 110 110 110 110 110 110 110
Any information copied from such Reports and S or for commercial purposes, other than using the	talements may not be sold or used by any pers name and address of any political committee to	on for the purpose of soliciting contributions
NAME OF COMMITTEE (IN FUII) Rob Bishop for Congress		
Full Name (Last, First, Middle Initial) A Rob Bahop		Date of Receipt
Meling Address PO Box 2002		_ 06 18 2002
City Brigham City	State Zip Code UT 84302	Amount of Each Receipt this Period
FEC ID number of contributing federal political committee.		40000 00
Name of Employer Box Elder School Disinci	Occupation Teacher	Line of Credit
Receipt For 2002 X Primary General Other (specify) —	Election Cycle-to-Date ▼ 68095-39	-
		Transaction ID: SA13A 5267

8.

C

SUBTOTAL of Receipts This Page (optional)	 		40000.00
		•	40000.00

SCHEDULE C			PAGE 43 / 49
LOANS		Use separate schadule(s for each category of the Detailed Summary Page	FOR LINE NUMBER
NAME OF COMMITTEE (In Full) Rob Bishop for Congress			
LCAN SOURCE Full Name (Last First, Middl Rob Bashop, - Personal funds	e intial)		Election Primary General Other (specify)
Mailing Address PO Box 2002			Convention
City Brigham City	State UT ZIP Co	de 84302	CM NO REGI
Onginal Amount of Loan	Cumulative Payment To	Date Balanc	e Outstanding of Close of This Period
5000 00		000	5000 00
TERMS Date incurred	Date Duc	Interest Rate	Secured
02 07 2002	None	•	0 % (apri) Yes No.
Pul Name (Last First, Middle Iritlel)		Name of Employer	rensection ID: SC/1D 4558
Mailing Address		Occupation	
City State	ZIP Code	Armount Gueranteed Outstanding	
Full Name (Last, First, Middle Initial)		Name of Employer	
Maiing Address		Occupation	
City State	ZIP Code	Amount Guaranteed Outstanding	
Full Name (Last, First, Middle Initial)		Name of Employer	
Mailing Address		Occupation	1
City State	ZIP Code	Amount Guarenteed Outstanding	
Full Name (Last First, Middle Intial)		Name of Employer	
Mailing Address		Occupation	
City State	ZIP Code	Amount Gueranteed Outstanding	
SUSTOTALS This Period This Page (optional)		▶	5000.00
TOTALS This Period (ask page in this fire only)			
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FEC Schedule C

SCHEDULE C				PA	3E 44/49	_
LOANS		Use separate sched, for each category of Detailed Summary P	FOR LINE NU (check only of			
NAME OF COMMITTEE (in Ful) Rob Bishop for Congress						
LOAN SOURCE Full Name (Last First, Middle Initial) Rob Bishop, - Personal funds	-			ion Cimary Seneral	·	
Mailing Address PO Box 2002				Diher (specify) wention	▼	
City Brigham City State UT	ZIP Code					
Onginal Amount of Loan Cumulative	e Payment Ta D	ele Ba	iance Oul	istanding at Ci	ose of This Penox	d
3000 00		0 00			3000 00	
TERMS Date Incarred	Date Ouc	Interest Re	ute:		Secured	
03 03 2002 nome		·	0	% (apr)	Yes N	10
Full Name (Last First, Middle Iritial)	1	Name of Employer	Transs	etion IO:	SC/1 D 4555 -	~
Mailing Address	1	Decupation				
City State ZIP Cod	le .	Arnount Guerenteed Outstending				
Full Name (Last, First, Middle Iritial)		Name of Employer				
Maing Address	L	Occupation				
City State ZIP Cod	Se l	Amount Guaranteed Outstanding				
Full Name (Last, First, Middle Initial)		Name of Employer	=			
Maing Address		Occupation				
City State ZIP Cod	le	Amount Guaranteed Outstanding				
Full Name (Last First, Middle Initial)		Name of Employer				
Mailing Address		Occupation				
City State ZIP Coo	se I	Amount Guaranteed Outslanding		•		
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TOTALS This Period (last page in this line only))				
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SCHEDULE C					PAGE 46/49
LOAŅS			Use separate schedule; for each category of the Detailed Summary Page	FOR LINE	NUMBER ronej X 13e
NAME OF COMMITTEE (In Ful) Rob Bishop for Congress	······································			······································	
TOD DOING IN CONTROL					
LOAN SOURCE Full Name (Last First, Mi	ddle Initial)			Eleption	
Rob Bishop, - Personal funds				Primary	
				General	.
Mailing Address PO Box 2002				Olher (spec	-
City Bilgham City	Stefa UT	ZIP Code	84302	Convention	•
Ongreal Amount of Lean		Payment To D		as Oukdending of	Close of This Pened
15000 00		raymale rate	000	as estadically at	15000 00
TERMS Date Incurred		Date Duc	Interest Rate		Secured
03 12 2002 ``	none			0 % (apr)	Yes No
			1	Transaction IC:	SC/1 D 4557
Full Name (Last First, Middle Initial)			Name of Employer		
Mailing Address			Occupation		
			Amount		
City State	ZIP Code		Guaranteed Outstanding		
Full Name (Last, First, Middle Initial)			Name of Employer		
Maing Address			Occupation		
			Amount		
City State	ZIP Code		Guaranteed Outstanding		
Full Name (Last, First, Middle Inbal)			Name of Employer	· · · · · · · · · · · · · · · · · · ·	
Maing Address		t	Occupation		· <u>, </u>
		<u> </u>	Amount		
City State	ZIP Code	1	Guerenteed Outstanding		
Full Name (Last First, Middle Intel)			Name of Employer		
Malling Address			Occupation		
			Amount	 	
City State	ZIP Code		Guaranteed Outstanding		
SUBTOTALS This Period This Page (optional))		•		15000.00
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FEG Bchedule C

			<u> </u>			
SCHEDULE C			Use separate scheduk		_ <u>F</u>	PAGE 46/48
LOANS			for each sategory of it Detailed Summary Pa	10	FOR LINE (check only	
NAME OF COMMITTEE (In Full) Rob Bishop for Congress						
LCAN SOURCE Full Name (Last First, Mic	ldie intel)		· <u>-</u> ::	<u> D</u> ec		
Rob Bishop					Primary General	
Mailing Address PO Box 2002					Olher (speci	fy) ▼
City Brighern City	State UT	ZIP Code	84302			
Onginal Amount of Loan	Cumulative Pa	ryment Ta D	ele Bele	nce Ou	tstanding el	Close of This Pence
40000 00			0.00			40000.00
TERMS Date incurred		Date Due	Interest Rati	.		Secured
06 18 2002	6/16/2006			95	% (apr)	X Yes N
Pul Name (Last Pirst, Middle Initial) America First Credit Union		ļ	Name of Employer	Trans	ection IC:	SC/10 5287
Mailing Address PO Box 9199		7	Decupation			
City State Opdon UT	ZIP Code 84409		Amount Guarentead Dutstanding			40000 00
Full Name (Last, First, Middle Initial)	7770		Name of Employer			
Mailing Address		1	Occupation			
City State	ZIP Code		Amount Guaranteed			
Full Name (Last, First, Middle Inhal)	<u> </u>		Outstanding Name of Employer			
Mailing Address	· · · · · · · · · · · · · · · · · · ·		Occupation			
City State	ZIP Code		Amount Guaranteed Outstanding			
Full Name (Last First, Middle Initial)			Name of Employer			
Mailing Address		,	Occupation .			
City State	ZIP Code		Amount Guaranteed Outstanding			
SUBTOTALS This Period This Page (optional)			•			40000.00
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SCHEDULE C-1 LOANS AND LINES OF CREDIT FROM LENDING INSTITUTIONS

Supplementary for information found on Page 47 / 49 of Schedule C

Federal Election Commission, Washington, D C 20463				
Name of Committee (in Fuli)		FEC	DENTIFIC	ATION NUMBER
Rob Bishop for Congress				C00374231
	Back Ref ID SC/10 5287			
LENDING INSTITUTION (LENDER) Full Name	Amount of Loan		irteres	1 Rele (APR)
Rob Bishop	400	00 00		9 50 %
Mailing Address PO Box 2002	Date incurred or Established	0.0	1.5	2002
City State Zip Code Brighem City UT 84302	Date Due	f2	00	6 / 1 86
A. Has loan been restructured? X No Yes	If yes date originally incurred:			
B If line of credit, Amount of this Drew 40000 00 C Are other parties secondarily lable for the debt incurred?	Total Outstanding balance			40000 00
X No Yes (Endorsers and guaranters must	be reported on Sch. C)			
D Are any of the following pledged as collateral for the loan re- property goods negotiable instruments, certificates of dep- stocks, accounts receivable, cash on deposit, or either similar.	osit, chettel papers	What is the	value of this	collateral?
X No Yes if yes specify				
		Does the ler	<u> </u>	perfected security
E Are any future contributions or future receipts of interest inco collecteral for the loan? K No Yes If yes sp		What is the		
A depository account must be established pursuant to 11 CFR 100 7(b)(11)(j)(B) and 100 8(b)(12)(j)(B)	Lecation of account			
Dele account established	Address			
	City, State, Zip			
F. If neither of the types of collateral described above was pled the loan amount, state the basis upon which this loan was m				r exceed
G COMMITTEE TREASURER		DATE		'
Typed Name Scott Parker Signature		07	15	2002
H Atlach a signed copy of the loan agreement	······································	<u> </u>		<u> </u>
I TO BE SIGNED BY THE LENDING INSTITUTION I To the best of this institution's knowledge, the terms of the are accurate as stated above II. The loan was made on terms and conditions (including integrated the same of the comparation of the same of the requirement that a loan multiplication is aware of the requirement that a loan multiplication is aware of the requirement that a loan multiplication is aware of the requirement that a loan multiplication is aware of the requirement that a loan multiplication is aware of the requirement that a loan multiplication is aware of the requirement that a loan multiplication is aware of the requirement that a loan multiplication is aware of the requirement that a loan multiplication is aware of the requirement that a loan multiplication is a loan multiplication in the requirement in the requirement is a loan multiplication in the requirement in the requirement is a loan multiplication in the requirement in the requirement is a loan multiplication in the requirement in the requirement is a loan multiplication in the requirement is a loan multiplication in the requirement in the requirement is a loan multiplication in the requirement in the requirement is a	terest rate) no more favorable at ti able credit worthness at he mede on a beste which assu	e time then t	hase impoed	ed for
AUTHORIZED REPRESENTATIVE		DATE	_	
Typed Name Signature Titl	8	1		
		<u> </u>		

FEC Echedule C-1

ATTACHMENT C

American First Credit Union/Rob Bishop Loan Repayment Schedule

9.5% Variable	Rate
\$40,000	Original Amount
Signature	Loan Purpose
6/17/2002	Origination Date
Loan Information 🥙 🛴 🛴 🎺	